

TABLE 38. Education-related debt of doctorate recipients, by broad field of study: 2014

Debt level	Total		Life sciences <sup>a</sup>		Physical sciences <sup>b</sup>		Social sciences <sup>c</sup>		Engineering		Education		Humanities		Other <sup>d</sup>	
Cumulative debt																
Mean	\$22,392		\$19,605		\$12,365		\$34,999		\$11,645		\$36,260		\$29,953		\$30,776	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	25,426	52.3	6,058	53.1	5,830	64.9	2,950	38.9	5,710	65.7	1,638	38.5	1,956	39.5	1,284	46.7
\$10,000 or less	4,439	9.1	1,067	9.4	816	9.1	619	8.2	885	10.2	370	8.7	469	9.5	213	7.7
\$10,001–\$20,000	3,727	7.7	1,043	9.1	630	7.0	592	7.8	576	6.6	272	6.4	454	9.2	160	5.8
\$20,001–\$30,000	2,852	5.9	762	6.7	484	5.4	461	6.1	444	5.1	214	5.0	349	7.1	138	5.0
\$30,001–\$40,000	1,871	3.8	439	3.9	263	2.9	360	4.7	214	2.5	213	5.0	274	5.5	108	3.9
\$40,001–\$50,000	1,696	3.5	355	3.1	223	2.5	351	4.6	190	2.2	222	5.2	248	5.0	107	3.9
\$50,001–\$60,000	1,283	2.6	295	2.6	146	1.6	267	3.5	136	1.6	157	3.7	172	3.5	110	4.0
\$60,001–\$70,000	1,175	2.4	261	2.3	128	1.4	262	3.5	95	1.1	177	4.2	172	3.5	80	2.9
\$70,001–\$80,000	893	1.8	204	1.8	81	0.9	230	3.0	74	0.9	124	2.9	123	2.5	57	2.1
\$80,001–\$90,000	1,234	2.5	240	2.1	109	1.2	284	3.7	111	1.3	189	4.4	181	3.7	120	4.4
\$90,001 or more	4,010	8.3	675	5.9	269	3.0	1,209	15.9	250	2.9	681	16.0	552	11.2	374	13.6
Total	48,606	100.0	11,399	100.0	8,979	100.0	7,585	100.0	8,685	100.0	4,257	100.0	4,950	100.0	2,751	100.0
Graduate debt																
Mean	\$15,591		\$12,049		\$6,708		\$26,931		\$6,690		\$28,412		\$22,405		\$24,251	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	29,345	62.7	7,430	67.9	6,772	78.0	3,387	46.3	6,382	76.1	1,727	42.4	2,301	48.4	1,346	50.7
\$10,000 or less	3,843	8.2	874	8.0	644	7.4	592	8.1	736	8.8	348	8.5	447	9.4	202	7.6
\$10,001–\$20,000	2,470	5.3	553	5.1	326	3.8	445	6.1	360	4.3	264	6.5	362	7.6	160	6.0
\$20,001–\$30,000	1,967	4.2	449	4.1	232	2.7	400	5.5	256	3.1	236	5.8	271	5.7	123	4.6
\$30,001–\$40,000	1,405	3.0	276	2.5	147	1.7	323	4.4	121	1.4	190	4.7	235	4.9	113	4.3
\$40,001–\$50,000	1,304	2.8	270	2.5	132	1.5	295	4.0	132	1.6	201	4.9	181	3.8	93	3.5
\$50,001–\$60,000	1,117	2.4	211	1.9	91	1.0	280	3.8	90	1.1	172	4.2	174	3.7	99	3.7
\$60,001–\$70,000	910	1.9	168	1.5	72	0.8	222	3.0	68	0.8	169	4.1	132	2.8	79	3.0
\$70,001–\$80,000	749	1.6	116	1.1	59	0.7	190	2.6	47	0.6	142	3.5	123	2.6	72	2.7
\$80,001–\$90,000	1,252	2.7	211	1.9	88	1.0	356	4.9	88	1.0	208	5.1	176	3.7	125	4.7
\$90,001 or more	2,458	5.2	390	3.6	123	1.4	826	11.3	106	1.3	418	10.3	351	7.4	244	9.2
Total	46,820	100.0	10,948	100.0	8,686	100.0	7,316	100.0	8,386	100.0	4,075	100.0	4,753	100.0	2,656	100.0
Undergraduate debt																
Mean	\$7,976		\$8,605		\$6,328		\$9,622		\$5,714		\$10,105		\$9,025		\$8,060	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
No debt	31,198	69.4	7,122	66.9	6,198	74.3	4,543	63.9	6,079	77.1	2,506	65.6	2,920	63.1	1,830	72.8
\$10,000 or less	3,471	7.7	853	8.0	560	6.7	613	8.6	546	6.9	298	7.8	443	9.6	158	6.3
\$10,001–\$20,000	3,462	7.7	945	8.9	552	6.6	661	9.3	416	5.3	299	7.8	452	9.8	137	5.5
\$20,001–\$30,000	2,568	5.7	660	6.2	426	5.1	479	6.7	329	4.2	219	5.7	331	7.2	124	4.9
\$30,001–\$40,000	1,440	3.2	365	3.4	213	2.6	285	4.0	166	2.1	149	3.9	179	3.9	83	3.3
\$40,001–\$50,000	942	2.1	215	2.0	147	1.8	179	2.5	113	1.4	108	2.8	119	2.6	61	2.4
\$50,001–\$60,000	621	1.4	162	1.5	79	0.9	102	1.4	78	1.0	82	2.1	74	1.6	44	1.8
\$60,001–\$70,000	382	0.9	96	0.9	64	0.8	83	1.2	36	0.5	49	1.3	33	0.7	21	0.8
\$70,001–\$80,000	222	0.5	72	0.7	22	0.3	48	0.7	31	0.4	24	0.6	17	0.4	8	0.3

TABLE 38. Education-related debt of doctorate recipients, by broad field of study: 2014

Debt level	Total	Life sciences <sup>a</sup>		Physical sciences <sup>b</sup>		Social sciences <sup>c</sup>		Engineering		Education		Humanities		Other <sup>d</sup>		
\$80,001–\$90,000	325	0.7	81	0.8	42	0.5	55	0.8	46	0.6	42	1.1	40	0.9	19	0.8
\$90,001 or more	304	0.7	71	0.7	34	0.4	65	0.9	43	0.5	42	1.1	21	0.5	28	1.1
Total	44,935	100.0	10,642	100.0	8,337	100.0	7,113	100.0	7,883	100.0	3,818	100.0	4,629	100.0	2,513	100.0

<sup>a</sup> Includes agricultural sciences and natural resources; biological, biomedical sciences; and health sciences.

<sup>b</sup> Includes mathematics and computer and information sciences.

<sup>c</sup> Includes psychology.

<sup>d</sup> Non-science and engineering fields not shown separately.

NOTES: Mean calculations are based on all valid responses to debt item. See technical notes for details on calculations of means.

SOURCE: NSF, NIH, USED, USDA, NEH, NASA, Survey of Earned Doctorates, 2014.